

SEARCH REQUEST FORM

Scientific and Technical Information Center

Requester's Full Name: Andrew Joseph Rudy Examiner #: 7151 Date: April 4, 2003
 Art Unit: 3627 Phone Number 308-7808 Serial Number: # see below
 Mail Box and Bldg/Room Location: 7A20 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

 Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: 608342 Indirect expense implementation for financial processing in a relational database management system

Inventors (please provide full names): 1) George Hood 2) Paul Phibbs

Earliest Priority Filing Date: June 29, 2000

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

* 09/608342
 09/608355
 09/608675
 09/608681
 09/608882
 09/610646

see attached sheet
 in general:

$$\text{Profit} = \text{net interest revenue} + \text{other revenue} - \text{direct expense} - \text{indirect expense} - \text{risk provision}$$

(then the terms are further defined.)

STAFF USE ONLY

Searcher:	Type of Search	Vendors and cost where applicable
Searcher: <u>Baile ARK in 64</u>	NA Sequence (#) _____	STN _____
Searcher Phone #: <u>308 6150</u>	AA Sequence (#) _____	Dialog <u>\$1,066.20</u>
Searcher Location: <u>21C 3600</u>	Structure (#) _____	Questel/Orbit _____
Date Searcher Picked Up: <u>4-4-03</u>	Bibliographic _____	Dr.Link _____
Date Completed: <u>4-4-03</u>	Litigation _____	Lexis/Nexis _____
Searcher Prep & Review Time: <u>6:20 am</u>	Fulltext _____	Sequence Systems _____
Clerical Prep Time: _____	Patent Family _____	WWW/Internet <u>✓</u>
Online Time: <u>12:00 am</u>	Other _____	Other (specify) _____

THE CLAIMS

1. A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{array}{rcl}
 \text{Profit} & = & \text{Net Interest Revenue (NIR)} \\
 & + & \text{Other Revenue (OR)} \\
 & - & \text{Direct Expense (DE)} \\
 & - & \text{Indirect Expense (IE)} \\
 & - & \text{Risk Provision (RP)}
 \end{array}$$

(c) wherein the Indirect Expense comprises costs not related to the accounts that are apportioned among all of the accounts in one or more groups.

2. The method of claim 1, wherein the Indirect Expense is apportioned among all of the accounts using the organization attributes that are not related directly to the accounts.

3. The method of claim 1, wherein the Indirect Expense is apportioned among all of the accounts using one of a plurality of apportionment methods.

4. The method of claim 1, wherein the Indirect Expense are apportioned among all of the accounts using a plurality of apportionment methods.

5. The method of claim 1, wherein an account may be associated with more than one group.

6. The method of claim 1, wherein a group may be associated with more than one account.

the computer, wherein: (1) the account attributes comprise data about accounts being

5 measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

10

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

15 (c) wherein the Direct Expense comprises expenses driven by events that are attributable to accounts.

2. The method of claim 1, wherein the Direct Expense for an account is calculated using a unit cost of an event, applying this unit cost to each of the events of an

20 account, and adding these unit costs over a specified period.

3. The method of claim 2, wherein the unit costs comprise estimated unit costs.

4. The method of claim 3, wherein the estimated unit costs are derived from

WHAT IS CLAIMED IS:

1. A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

(c) wherein the Other Revenue comprises: (1) revenue that is associated with an account, (2) revenue that is associated with a person, and (3) revenue that is not specifically associated with an account or person.

2. The method of claim 1, wherein the profit factors include parameter values necessary to perform the profitability calculations.

3. The method of claim 1, wherein the rules direct operations of the profitability calculations.

WHAT IS CLAIMED IS:

1. A method of performing financial processing in a computer, comprising:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being

5 measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status;

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, as well as one or more profit factors and one or more rules, wherein the profitability calculations include:

10

$$\begin{aligned} \text{Profit} &= \text{Net Interest Revenue (NIR)} \\ &+ \text{Other Revenue (OR)} \\ &- \text{Direct Expense (DE)} \\ &- \text{Indirect Expense (IE)} \\ &- \text{Risk Provision (RP)} \end{aligned}$$

15 (c) wherein the Net Interest Revenue (NIR) is calculated as:

$$\begin{aligned} \text{NIR} &= \text{Interest Revenue} \\ &- \text{Cost of Funds} \\ &+ \text{Value of Funds} \\ &- \text{Interest Expense.} \end{aligned}$$

20

2. The method of claim 1, wherein the Net Interest Revenue is calculated for every account.

comprises a difference between maturity characteristics of assets and liabilities.

12. The method of claim 1, wherein the Net Interest Revenue also includes earnings on allocated equity.

13. The method of claim 12, wherein the earnings on allocated equity comprise earnings generated by lending funds from equity sources.

14. The method of claim 1, further comprising calculating the Net Income Revenue in a Basic Tier according to:

$$IR(a) = AAB(a) * \text{eff rate}_{\text{asset}}(a),$$

$$COF(a) = AAB(a) * TR_p,$$

$$IE(a) = ALB(a) * \text{eff rate}_{\text{liability}}(a), \text{ and}$$

$$VOF(a) = ALB(a) * TR_p$$

wherein:

AAB(a) = Average Asset Balance of an account a,

ALB(a) = Average Liability Balance of the account a,

eff rate_{asset}(a) = Effective interest rate for the account a as an asset balance,

eff rate_{liability}(a) = Effective interest rate for the account a as a liability balance,

TR_p = Treatment Rate for a product type,

IR(a) = the Interest Revenue of the account a,

COF(a) = the Cost of Funds for the account a,

IE(a) = the Interest Expense for the account a, and

Set	Items	Description
S1	115431	PROFIT? OR GAIN? ?
S2	1330969	CALCULAT? OR DETERMIN? OR ANALY?
S3	62	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	18729	EXPENSE? OR LIABILIT?
S5	73652	RISK?
S6	1319499	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S7	1	S3 AND S4 AND S6
S8	3378	S1(2N)S2
S9	0	S8 AND S3
S10	17	S8 AND (REVENUE OR INCOME)
S11	2	S8 AND S4 AND S6
S12	19	S10 OR S11

? show files

File 344:Chinese Patents Abs Aug 1985-2003/Jan

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2002/Nov(Updated 030306)

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File 350:Derwent WPIX 1963-2003/UD,UM &UP=200322

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File 371:French Patents 1961-2002/BOPI 200209

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12/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07097698 **Image available**
MEDICAL AFFAIR ACCOUNTING SYSTEM AND MACHINE-READABLE MEDIUM WITH RECORDED PROGRAM

PUB. NO.: 2001-325354 [JP 2001325354 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s): KAMEDA TOSHITADA
YAMAGUCHI HARUKI
APPLICANT(s): KAMEDA IRYO JOHO KENKYUSHO KK
APPL. NO.: 2000-142171 [JP 2000142171]
FILED: May 15, 2000 (20000515)
INTL CLASS: G06F-017/60; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To efficiently carry out not only financial accounting, but also management accounting by a medical affair accounting system which uses a computer and to take **gain /loss analysis** by breaking down the accounting into clinical departments, actions, etc.

SOLUTION: The medical affair accounting system is equipped with a 1st file (12) which contains unit data composed of amount data and property information showing properties of amounts by medical treatment **income** and others, whether or not insurance is applied, etc., the CPU (2) which calculates amounts by 1st indexes by performing accounting processes by indexes while setting money reception periods according to pieces of amount data and property information included in the same unit data with the pieces of amount data, and a 2nd file (12) in which the calculation results are stored corresponding to the unit data used for the calculation.

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12/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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06956862 **Image available**
SUPPORT SYSTEM FOR GRASPING BUSINESS SITUATION

PUB. NO.: 2001-184414 [JP 2001184414 A]
PUBLISHED: July 06, 2001 (20010706)
INVENTOR(s): SHINKAI KAZUO
APPLICANT(s): SHINKAI KAZUO
APPL. NO.: 11-370132 [JP 99370132]
FILED: December 27, 1999 (19991227)
INTL CLASS: G06F-017/60; G06F-003/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a support system which makes it easy to grasp a business situation irrelevantly to detailed numerals.

SOLUTION: On a display screen, coordinate axes, a profit-loss line, and an **income** -expenditure line are displayed. For the purpose, this system carries out a process 1100 for accepting and storing the input of administrative indexes, a process 1200 for calculating the value of a profit-loss and cash balance point(PCBP) according to the indexes, a process 1300 for fining the profit or loss at the profit-loss and cash

balance point(PCBP) and determining a **profit** -loss and cash break-even point(PCP) using the found profit or loss as a coordinate value on the profit-loss axis and the above profit-loss and cash balance point(PCBP) as a coordinate value on the sales axis, a base point determining process 1400 for determining a **profit** -loss base point and an **income** -expenditure base point according to the above indexes, and a process 1500 for generating a profit- loss line passing the profit-loss base point and profits-loss and cash break-even point(PCP) and an **income** -expenditure line passing the **income** -expenditure base point and profit-loss and cash break-even point (PCP).

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12/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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06481552 **Image available**
FUND MANAGING TABLE

PUB. NO.: 2000-067129 [JP 2000067129 A]
PUBLISHED: March 03, 2000 (20000303)
INVENTOR(s): AKIYOSHI KENICHI
APPLICANT(s): AKACAN NO SHIRO KK
APPL. NO.: 10-234675 [JP 98234675]
FILED: August 20, 1998 (19980820)
INTL CLASS: G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To know the mutual relation of tables at a glance by providing a fund operating table, cash **revenue** /expenditure table and **profit** /loss **calculation** form in one lateral line while arranging the cash **revenue** /expenditure table at the center and arranging account subjects and items common for these fund operating table, cash **revenue** /expenditure table and **profit** /loss **calculation** form so as to essentially arrange them in one lateral line.

SOLUTION: The fund managing table is composed of a fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form 3 and these fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form 3 are provided in one lateral line while arranging the cash **revenue** /expenditure table 2 at the center. Besides, the account subjects and items common to the fund operating table 1, cash **revenue** /expenditure table 2 and **profit** /loss **calculation** form are arranged so as to be essentially arranged in one lateral line. Thus, the relation of numerals between the subjects or items described on the respective tables of the fund operating table can be easily comprehended, the result of business activities can be analyzed on multiple sides while comprehending the mutual relation of tables, and the mutual relation of respective tables can be grasped at a glance.

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12/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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05971870 **Image available**

METHOD FOR EFFICIENTLY DESIGNING CORPORATION INSURANCE

PUB. NO.: 10-254970 [JP 10254970 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s): KITAYAMA MASAKAZU
APPLICANT(s): KIYAPITARU ASETSUTO PLANNING KK [000000] (A Japanese Company or Corporation), JP (Japan)
YASUDA KASAI KAIJO HOKEN KK [422814] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 10-096985 [JP 9896985]
FILED: March 26, 1998 (19980326)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method for efficiently designing a corporation insurance without adopting a designing system by patterns.

SOLUTION: The required insurance amount on four limit conditions is calculated as a test and the result of test calculation is stored as time serial data by executing the time serial calculation of required guarantee amount while referring to a business statistic value file 4 based on input data such as basic corporation information such as the kind of corporation and fund money, sales and taxed income amount, executive member information, information concerning profit calculation statement items, information concerning business continuation fund and information concerning the book prices of lend/borrow collation table items and the business settlement fund of time value. Then, data for each merchandise class of routine multiplication insurance to be specified by a limitation conditional expression concerning the sex/age of industry manager as insured person are calculated from a previously stored life insurance merchandise constitutive file 5 and arithmetic processing to satisfy the limitation conditional expression and to minimize a target function is performed.

12/5/5 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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05904718 **Image available**

DESIGN VERIFICATION TIME DECIDING METHOD FOR MASS PRODUCTION PRODUCT AND DESIGN PLANNING SUPPORT DEVICE

PUB. NO.: 10-187818 [JP 10187818 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s): NOMOTO TAZU
KOJIMA TOSAKU
WATANABE KATSUMI
TSUYAMA TSUTOMU
KOSHISHIBA ERI
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-343400 [JP 96343400]
FILED: December 24, 1996 (19961224)
INTL CLASS: [6] G06F-017/60; G06F-017/50
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R102 (APPLIED ELECTRONICS -- Video Disk Recorders, VDR)

ABSTRACT

PROBLEM TO BE SOLVED: To prevent a market failure by calculating a real

profit from the profit of the 1st sale time, deciding the 2nd sale time when the sale profit **equal** to the real profit is obtained, and defining the difference between the 1st and 2nd sale times as the total time to be added to the total design verification time.

SOLUTION: A total design verification time calculation means **calculates** a real profit U_i , i.e., the difference between the total profit of 1st sale time (i) and the quality loss cost, i.e., the total failure repair **expenses** needed up to the time (i) (1501). The profit U_i is substituted for (y) defined as a change (total profit/total sales) of $y = K / \{1 + \exp(-a(t-b))\}$ to decide the value (j) of the 2nd sale time (t) (1502). Then the wasted time, i.e., the difference between the times (i) and (j) is calculated (1503). The actual verification time is added to the said wasted time (1504), and the result of this addition is registered in a total design verification data base of a row corresponding to a product to end the processing (1505).

12/5/6 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
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05711189 **Image available**
MANAGING METHOD FOR AREA STAY INFORMATION

PUB. NO.: 09-325989 [JP 9325989 A]
PUBLISHED: December 16, 1997 (19971216)
INVENTOR(s): SAKAMOTO MIWAKO
MAEDA MIYUKI
KURIHARA YOKO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
HITACHI TOHOKU SOFTWARE KK [000000] (A Japanese Company or
Corporation), JP (Japan)
APPL. NO.: 08-141277 [JP 96141277]
FILED: June 04, 1996 (19960604)
INTL CLASS: [6] G06F-017/60; G06K-017/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3
(INFORMATION PROCESSING -- Input Output Units)

ABSTRACT

PROBLEM TO BE SOLVED: To collect the stay time of the individual staying in respective areas inside a building without loading any burden to the individual and to dynamically measure time relating moving persons.

SOLUTION: A data collector 2 is a device installed for each area, personal codes received from cards A and B are collected while adding the time to them, and the stay time of each individual in the relevant area is summed up for one day and sent to a data totalizer 5. The data totalizer 5 stores the received stay data into a stay data file 11 and **calculates** a **profit** rate for each area as monthly processing while referring to a salary data file 12 and an **income** data file 13. Besides, the card B collects the personal code received from the card A while adding the time to it and inputs it through a card reader 16 to the data totalizer 5. The data totalizer 5 totalizes inputted human relationship data and stores them in a human relationship data file 14.

12/5/7 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO

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02872064

CONSTRUCTION WORK PROFIT MANAGING SYSTEM

PUB. NO.: 01-169664 [JP 1169664 A]
PUBLISHED: July 04, 1989 (19890704)
INVENTOR(s): ISHIHARA TETSUYA
APPLICANT(s): MITSUI CONSTR CO LTD [351395] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 62-328917 [JP 87328917]
FILED: December 25, 1987 (19871225)
INTL CLASS: [4] G06F-015/21
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 27.2 (CONSTRUCTION -- Building)
JOURNAL: Section: P, Section No. 940, Vol. 13, No. 440, Pg. 118, October 04, 1989 (19891004)

ABSTRACT

PURPOSE: To accurately manage a profit in a work section by collating an execution budget with a paid experience and outputting a work profit-loss transient sheet which recognizes a profit-loss condition at an arbitrary time point during works.

CONSTITUTION: For the respective types of work items KM, an estimation to indicate costs required for a construction plan and an execution is prepared, an aimed budget which has **calculated** the budgetary **profit** at every type of the work item KM is prepared for the estimation, and based on the aimed budget, the execution budget to execute the production plan for the work section is prepared. Further, the execution budget is collated with the paid experience, and the work **income** transient sheet is outputted which grasps the profit-loss condition at the arbitrary time point during the works. Thus, by outputting the work profit transient sheet at a necessary time, the profit-loss condition at the present time point of the works can be immediately and accurately recognized, and the profit management in the work section can be accurately carried out.

12/5/8 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015066178 **Image available**

WPI Acc No: 2003-126694/200312

Internet merchandising system and its compensation method

Patent Assignee: LG ELECTRONICS INC (GLDS)

Inventor: CHOI G S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002068715	A	20020828	KR 20018960	A	20010222	200312 B

Priority Applications (No Type Date): KR 20018960 A 20010222

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002068715	A	1	G06F-017/60	

Abstract (Basic): KR 2002068715 A

NOVELTY - An internet merchandising system and its compensation method is provided to enable a customer to participate in a product development, and to economically compensate the participant customer

for the product development so that it can develop new products based on a customer's preference or new idea and maintain a continuous interest from the customer.

DETAILED DESCRIPTION - The system comprises a customer(10), an electronic merchandising site(20), and a supplier(30). The electronic merchandising site(20) surveys a preference of the customer(10) on existing products or services, offers a list of new idea proposals to the customer, collects the list of the new idea proposals from the customer, and making a database based on the collected list. The customers(10), members of the electronic merchandising site(20), are classified by various criteria such as an occupation, an age, an **income**, a family number, a sex, a nation, a residence area and others. The electronic merchandising site(20) checks the possibility of merchandising the ideas offered by the customers(10), and checks the market or the patent on the corresponding product or service. The supplier(30) can be a manufacturer, a service provider or other business operator. The supplier(30) checks if the offered ideas can be developed, adds the ideas to existing products or services or manufactures a new product based on the offered idea, and performs a sale activity of the developed or modified product or service. The supplier(30) **calculates** a **profit** generated by the sale activity, determines a total amount of compensation for the offered idea, and distributes the compensation money to the participant customers(10).

pp; 1 DwgNo 1/10

Title Terms: MERCHANDISE; SYSTEM; COMPENSATE; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/9 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014964894 **Image available**

WPI Acc No: 2003-025408/200302

XRPX Acc No: N03-020432

Directors' remuneration determination system for use in company,
calculates profit planning and achievement quotient and annual income
based on input number of employees and stores

Patent Assignee: HAYASHI Y (HAYA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002329040	A	20021115	JP 2001135942	A	20010507	200302 B

Priority Applications (No Type Date): JP 2001135942 A 20010507

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002329040	A	14	G06F-017/60	

Abstract (Basic): JP 2002329040 A

NOVELTY - A basic salary is determined based on the job grade and a basic salary table. The number of employees and number of stores are input for **calculating profit** planning and achievement quotient and for annual **income** determination.

USE - Directors' remuneration determination system for use in company.

ADVANTAGE - An efficient and safe remuneration determination system can be realized.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram

of the directors' remuneration determination system. (Drawing includes non-English language text).

pp; 14 DwgNo 1/8

Title Terms: DIRECT; DETERMINE; SYSTEM; COMPANY; CALCULATE; PROFIT; PLAN; ACHIEVE; QUOTIENT; ANNUAL; INCOME ; BASED; INPUT; NUMBER; EMPLOY; STORAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/10 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014844802 **Image available**

WPI Acc No: 2002-665508/200271

XRPX Acc No: N02-526484

Organization profitability use analyzing method involves calculating profitability related to change in revenue growth, operating leverage and ratio of equity financing of total assets

Patent Assignee: PAQUETTE P C (PAQU-I)

Inventor: PAQUETTE P C

Number of Countries: 098 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087369	A1	20020704	US 2000750405	A	20001228	200271 B
WO 200260108	A2	20020801	WO 2001US48179	A	20011206	200271

Priority Applications (No Type Date): US 2000750405 A 20001228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020087369	A1		26	G06F-017/60	
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WO 200260108	A2	E		H04L-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020087369 A1

NOVELTY - The profitability related to a change in revenue growth, operating leverage and ratio of equity financing of total assets are calculated. The calculated values are added to yield a profitability ratio.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer implemented method of analyzing use of profitability of organization;
- (2) Computer system for electronic calculation of results for analyzing use of profitability of organization; and
- (3) Computer readable medium storing organization profitability result program.

USE - For analyzing use of profitability of organization.

ADVANTAGE - Determines the profitability an organization must achieve to retain financial stability or solvency in future fiscal periods. Provides a financial tool to relatively quickly and clearly analyze the financial condition of an organization.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining

the organization **profitability** use **analyzing** process.
pp; 26 DwgNo 2/10
Title Terms: ORGANISE; PROFIT; METHOD; CALCULATE; PROFIT; RELATED; CHANGE;
REVENUE ; GROWTH; OPERATE; LEVER; RATIO; TOTAL
Derwent Class: T01
International Patent Class (Main): G06F-017/60; H04L-000/00
File Segment: EPI

12/5/11 (Item 4 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014658505 **Image available**
WPI Acc No: 2002-479209/200251
XRPX Acc No: N02-378447

Computer-implemented margin income determination system for product sales management, determines and displays margin income across selling period automatically, based on product and margin control data
Patent Assignee: DEKKERS J L (DEKK-I); DOOLIN A P (DOOL-I); WELLS I R (WELL-I)

Inventor: DEKKERS J L; DOOLIN A P; WELLS I R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020059058	A1	20020516	US 94299698	A	19940901	200251 B
			US 97885087	A	19970630	

Priority Applications (No Type Date): US 94299698 A 19940901; US 97885087 A 19970630

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020059058	A1	56	G06F-017/60	Cont of application US 94299698

Abstract (Basic): US 20020059058 A1

NOVELTY - A programmed processor (24) is interconnected to a terminal and a data storage, for processing the stored product data and margin control data, to automatically determine and display margin **income** data across the selling period, based on product and margin control data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computer-implemented sales forecasting system;
- (2) Method of computing sales margin;
- (3) Computer-implemented method for generating price sheet;
- (4) Computer-implemented system for generating price sheet; and
- (5) Computer-implemented method of generating array of prices across selling period.

USE - For product sales management for **determining** margins and **profits** of products sold during a specific period.

ADVANTAGE - The system accurately calculates desired margins and thus allows seller to expand his pricing by providing incentive discounts for customers without losing profit margin. Forecasts **income** generated over a specified period and hence allows seller to plan his business.

DESCRIPTION OF DRAWING(S) - The figure shows the simplified block diagram of the margin determination and **income** forecasting system.

Programmed processor (24)

pp; 56 DwgNo 1/16

Title Terms: COMPUTER; IMPLEMENT; MARGIN; **INCOME** ; DETERMINE; SYSTEM;
PRODUCT; SALE; MANAGEMENT; DETERMINE; DISPLAY; MARGIN; **INCOME** ; SELL;

PERIOD; AUTOMATIC; BASED; PRODUCT; MARGIN; CONTROL; DATA
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/21
File Segment: EPI

12/5/12 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014585173
WPI Acc No: 2002-405877/200244
XRAM Acc No: C02-114045

Multi-purpose enzyme analyzer for evaluating most economic use of feed enzymes and cereals in poultry diets, comprises revenue , production cost and profit functions, and application for evaluation, optimization and pricing

Patent Assignee: MARQUARDT R R (MARQ-I)
Inventor: MARQUARDT R R; ZHANG Z
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2320687	A1	20020321	CA 2320687	A	20000921	200244 B

Priority Applications (No Type Date): CA 2320687 A 20000921

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2320687	A1	E	81	A23K-001/165	

Abstract (Basic): CA 2320687 A1

NOVELTY - A multi-purpose enzyme analyzer comprises:

(a) a modeling part having **revenue** , production cost and profit functions; and

(b) an application part which evaluates the profitable efficacy of different enzyme preparations, the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal profit, and the alternate price that should be paid for an enzyme preparation and a cereal

DETAILED DESCRIPTION - A multi-purpose enzyme analyzer (MPEA) consists of a modeling and an application part. The modeling part has **revenue** , production cost and profit functions. The application part evaluates the profitable efficacy of different enzyme preparations added to a diet and **determines** the most **profitable** cereal for an enzyme preparation based on maximal economic returns. It also determines the optimal amount of a feed enzyme and a cereal used in a diet to obtain maximal **profit** . Further, it **determines** the alternate price that should be paid for a given enzyme preparation and a cereal.

USE - For evaluating the most economic use of feed enzymes and cereals in poultry diets.

ADVANTAGE - The inventive MPEA is a considerable assistance to nutritionists in their research activities and business decisions.

pp; 81 DwgNo 0/8

Title Terms: MULTI; PURPOSE; ENZYME; ANALYSE; EVALUATE; ECONOMY; FEED; ENZYME; CEREAL; POULTRY; DIET; COMPRISE; **REVENUE** ; PRODUCE; COST; PROFIT ; FUNCTION; APPLY; EVALUATE; OPTIMUM; PRICE

Derwent Class: D13; D16
International Patent Class (Main): A23K-001/165
International Patent Class (Additional): A23K-001/24
File Segment: CPI

12/5/13 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014479289 **Image available**
WPI Acc No: 2002-299992/200234
XRPX Acc No: N02-234989

Price determination system of profitable article, has calculation units that store predetermined interest coefficients which are selectively multiplied with net profit for profit interest calculation

Patent Assignee: NIPPON FUDOSAN DATA BANK KK (NIFU-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063258	A	20020228	JP 2000246581	A	20000816	200234 B

Priority Applications (No Type Date): JP 2000246581 A 20000816

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002063258	A		20	G06F-017/60	

Abstract (Basic): JP 2002063258 A

NOVELTY - Calculation units have a database to store interest coefficients of several articles. The calculation units compute net profit of an article by subtracting the annual maintenance cost from the annual gross income, and computes profit interest based on the product of net profit or reference interest and interest coefficient.

USE - For assessment of the price of a profitable article.

ADVANTAGE - Enables correct and reliable assessment of the price of the article, that reflects the physical social situation. Facilitates users from all over the nations to judge the assessment of an article quickly, just by input of the characteristics of the article.

DESCRIPTION OF DRAWING(S) - The figure shows an outline block diagram of the calculation units. (Drawing includes non-English language text).

Calculation units (5,6)

pp; 20 DwgNo 1/17

Title Terms: PRICE; DETERMINE; SYSTEM; ARTICLE; CALCULATE; UNIT; STORAGE; PREDETERMINED; INTEREST; COEFFICIENT; SELECT; MULTIPLICATION; NET; PROFIT; PROFIT; INTEREST; CALCULATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

12/5/14 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014416117 . **Image available**
WPI Acc No: 2002-236820/200229
XRPX Acc No: N02-182136

Antenna performance determining method for e.g. mobile wireless communication systems involves calculating gain probability function and gain distribution function after tabulating antenna output signal values

Patent Assignee: RANGESTAR WIRELESS (RANG-N); RANGESTAR WIRELESS INC (RANG-N)

Inventor: MCKIVERGAN P D

Number of Countries: 023 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6329953	B1	20011211	US 2000676590	A	20000929	200229 B
WO 200229424	A1	20020411	WO 2001US28719	A	20010914	200231

Priority Applications (No Type Date): US 2000676590 A 20000929

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6329953	B1	14	G01R-001/24		
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WO 200229424	A1	E	G01R-001/24		
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Designated States (National): CN JP KR

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE TR

Abstract (Basic): US 6329953 B1

NOVELTY - An output signal voltage is measured after providing an excitation signal to an antenna. Antenna output signal values relative to respective frequency, angle, and elevation values are tabulated. Gain distribution function and gain probability function are then calculated.

DETAILED DESCRIPTION - The excitation signal frequency, the azimuth angle of position relative to the source of the excitation signal, and the angle of elevation relative to the source of the excitation signal are adjusted through a desired range of values. INDEPENDENT CLAIMS are also included for the following:

(a) a method for comparing performance of two or more antennae;
(b) a method for rating performance of wireless communication device provided with antenna;

(c) and a method for statistical characterization of the performance of antenna.

USE - For determining performance of antenna in e.g. mobile wireless communication systems under designated environmental conditions, such as field of view, azimuth, and elevation ranges.

ADVANTAGE - Useful in pinpointing dead zones within cell sites. Ensures corrective measures to be taken within the cell site to maximize coverage and **revenue** once dead zones are identified. Tests antenna performance under actual usage conditions.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic representation of anechoic chamber and testing apparatus which applies the method for determining performance of antenna.

pp; 14 DwgNo 6/8

Title Terms: ANTENNA; PERFORMANCE; DETERMINE; METHOD; MOBILE; WIRELESS;

COMMUNICATE; SYSTEM; CALCULATE; GAIN; PROBABILITY; FUNCTION; GAIN;

DISTRIBUTE; FUNCTION; AFTER; TABULATING; ANTENNA; OUTPUT; SIGNAL; VALUE

Derwent Class: S01; W02

International Patent Class (Main): G01R-001/24

International Patent Class (Additional): H04B-017/00

File Segment: EPI

12/5/15 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014374730 **Image available**

WPI Acc No: 2002-195433/200225

XRPX Acc No: N02-148512

Capitalization method for individual persons in business organization, involves determining future profit of economic entity which

attributes to individual business unit and capitalizing determined
profit of IBU

Patent Assignee: CLIFT J L (CLIF-I)

Inventor: CLIFT J L

Number of Countries: 095 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200176345	A2	20011018	WO 2001AU408	A	20010409	200225 B
US 20020002522	A1	20020103	US 2001829072	A	20010409	200225
AU 200135072	A	20011011	AU 200135072	A	20010409	200225
AU 200148146	A	20011023	AU 200148146	A	20010409	200225

Priority Applications (No Type Date): AU 20006774 A 20000407

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200176345 A2 E 23 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020002522 A1 G06F-017/60

AU 200135072 A G06F-017/60

AU 200148146 A G06F-000/00 Based on patent WO 200176345

Abstract (Basic): WO 200176345 A2

NOVELTY - A future **revenue** of an economic entity which attributes to an individual business unit (IBU) that represents a person in an economic entity, is determined. The future cost and profit of the economic entity which attributes to the IBU are respectively determined and the **determined profit** of IBU is capitalized.

USE - For use in business organization, medical practice.

ADVANTAGE - Provides a direct relationship between IBU's efforts and increase in capitalized value as each IBU has control over some elements of its own allocated **revenue** and costs.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram illustrating method of **determining IBU profits** for sale.

pp; 23 DwgNo 2/4

Title Terms: METHOD; INDIVIDUAL; PERSON; BUSINESS; DETERMINE; FUTURE;

PROFIT; ECONOMY; ENTITY; ATTRIBUTE; INDIVIDUAL; BUSINESS; UNIT; DETERMINE
; PROFIT

Derwent Class: S05; T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

12/5/16 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014306304 . **Image available**

WPI Acc No: 2002-127007/200217

XRPX Acc No: N02-095451

Medical affairs accounting system performs accounts settlement based on money and unit data stored in respective files of memory

Patent Assignee: KANEDA IRYO JOHO KENKYUSHO KK (KANE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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JP 2001325354 A 20011122 JP 2000142171 A 20000515 200217 B

Priority Applications (No Type Date): JP 2000142171 A 20000515

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 2001325354 A 19 G06F-017/60

Abstract (Basic): JP 2001325354 A

NOVELTY - A file (11) in a memory (1) stores unit data (FU) with attribute information about insurance, expenditure and **income** details. A CPU (2) performs an accounting process to calculate money using an index, based on stored attribute information. The file (12) stores the calculated money corresponding to the unit data stored in the file (11) as money data (13), based on which the CPU performs the accounts settlement.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for recorded medium storing medical affairs accounting program.

USE - For medical and financial affairs accounting using computer.

ADVANTAGE - Since the management accounts are efficiently **calculated**, **profit** and loss **analysis** is effectively performed.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of medical affairs accounting system. (Drawing includes non-English language text).

Memory (1)

CPU (2)

Files (11,12)

Money data (13)

pp; 19 DwgNo 1/10

Title Terms: MEDICAL; ACCOUNT; SYSTEM; PERFORMANCE; ACCOUNT; SETTLE; BASED; MONEY; UNIT; DATA; STORAGE; RESPECTIVE; FILE; MEMORY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

12/5/17 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011651140 **Image available**

WPI Acc No: 1998-068048/199807

XRPX Acc No: N98-053856

Profit amount graph display method - involves using program value of enterprise in predicting profit and loss values of enterprise

Patent Assignee: HAYASHI KENSETSU KOGYO KK (HAYA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9305677	A	19971128	JP 96148739	A	19960520	199807 B

Priority Applications (No Type Date): JP 96148739 A 19960520

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 9305677 A 11 G06F-017/60

Abstract (Basic): JP 9305677 A

The method involves **calculating** the **profit** and loss of an enterprise, using program and settlement of accounts accessed values. The total management profit (QS) and amount of sold goods (Y) are expressed along the respective positive and negative sides of

horizontal axis. While expressing the sold amount along the lower side of the horizontal axis, program amount sold $Y(p)$ is set almost at the centre. Similarly the **expense** is expressed along the upper vertical axis and profits and losses along the lower vertical axis. A straight line which is inclined at an angle of 45deg with the positive vertical axis drawn such that its lower end passes through the program amount sold and is expressed at the centre of the lower horizontal axis. A straight line of preknown height $E(p,e)$ is drawn parallel to the horizontal axis, which connects the upper end of the inclined straight line to the positive side vertical axis. Another straight line which passes through the program of the settlement of amount accessed value is drawn.

The value $P1$ which is the horizontal distance or the difference in total profit value between the point of intersections of the program value line and the straight line of preknown height and the upper end of the straight line of preknown height is determined. Similarly the value $P2$ which is in the horizontal distance or the difference in total profit value of upper and lower ends of the straight line of preknown height is **determined**. The estimated **profit** value of the enterprise is the **sum** of the values of $P1$ and $P2$.

USE- For estimating profit and loss amounts of enterprise.

ADVANTAGE - Offers effective profit management.

Dwg.1/8

Title Terms: PROFIT; AMOUNT; GRAPH; DISPLAY; METHOD; PROGRAM; VALUE;

PREDICT; PROFIT; LOSS; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

12/5/18 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008365866 **Image available**

WPI Acc No: 1990-252867/199033

XRPX Acc No: N90-195903

Hardware profitability determ. device - provides value for max. mean specific profit for active unit of time

Patent Assignee: VOROBIEV G N (VORO-I)

Inventor: GRISHIN V D; TIMOFEEV A N; VOROBIEV G N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SU 1522262	A	19891115	SU 4374465	A	19880202	199033 B

Priority Applications (No Type Date): SU 4374465 A 19880202

Abstract (Basic): SU 1522262 A

The device includes a time indicator (1) nonlinearity unit (2), integrator (3), multiplication units (4,8,9,10,11,13,25,26), summators (5,6,7,14,22,23,24), division units (12,17), comparison unit (15), delay elements (16,18), switches (19,20,21). The device allows a valve for the max. possible **income** or profit from use of the hardware item to be obtained.

USE/ADVANTAGE - Test and monitoring equipment. Improved accuracy in **determining profitability** of the hardware items. Bul.42/15.11.89. (4pp Dwg.No.1/1)

Title Terms: HARDWARE; PROFIT; DETERMINE; DEVICE; VALUE; MAXIMUM; MEAN; SPECIFIC; PROFIT; ACTIVE; UNIT; TIME

Derwent Class: T05
International Patent Class (Additional): G07C-003/08
File Segment: EPI

12/5/19 (Item 12 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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003319490

WPI Acc No: 1982-G7504E/198223

Profit calculating electronic cash register - requests and carries
out automatic evaluation of profit and profit summary and displays
information from printer

Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)

Inventor: SUZUKI Y

Number of Countries: 003 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2088599	A	19820609	GB 8133384	A	19811105	198223 B
DE 3144004	A	19821007	DE 3144004	A	19811105	198241
US 4503503	A	19850305	US 81315890	A	19811028	198512
GB 2088599	B	19850403				198514
DE 3144004	C	19851114				198547

Priority Applications (No Type Date): JP 80156591 A 19801105

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

GB 2088599 A 12

Abstract (Basic): GB 2088599 A

Data associated with the costs of commodities may be stored, and a profit based on the sales data including the selling price of the commodity sold and the cost associated data may be evaluated on demand. Therefore, the need for separate **calculation** of the **profit** is obviated. Pref. a transaction processor comprises a memory for storing accumulated sales data, cost multiplier rate data, and sales loss data for each of a plurality of commodity departments.

If the actual selling prices of a commodity is less than an expected value based on the cost multiplier rate, the loss may be stored and added to the stored sales **income** data. When a summary is demanded, the cost and profit are evaluated based on stored sales **income** and the cost multiplier rate and a profit summary is made which includes the stored sales **income**, the loss data, and the evaluated cost and profit figures if also stored in the memory.

1

Title Terms: PROFIT; CALCULATE; ELECTRONIC; CASH; REGISTER; REQUEST; CARRY;
AUTOMATIC; EVALUATE; PROFIT; PROFIT; SUMMARY; DISPLAY; INFORMATION; PRINT

Derwent Class: T01; T05

International Patent Class (Additional): G06F-003/00; G06F-015/00;

G07G-001/12

File Segment: EPI

Set	Items	Description
S1	8822014	PROFIT? OR GAIN? ?
S2	189215	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	1903344	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	3919	S2(30N)S3
S5	318	S4(15N) (ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)
S6	105	S5(15N) (EXPENSE? OR LIABILIT?)
S7	58	S6 NOT PY>2000
S8	24	RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2003/Apr 03
(c) 2003 Resp. DB Svcs.

File 15:ABI/Inform(R) 1971-2003/Apr 04
(c) 2003 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2003/Apr 03
(c) 2003 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2003/Apr 03
(c)2003 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2003/Apr 03
(c) 2003 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 03
(c) 2003 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 03
(c). 2003 The Gale Group

File 20:Dialog Global Reporter 1997-2003/Apr 04
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File 476:Financial Times Fulltext 1982-2003/Apr 04
(c) 2003 Financial Times Ltd

File 610:Business Wire 1999-2003/Apr 04
(c) 2003 Business Wire.

File 613:PR Newswire 1999-2003/Apr 04
(c) 2003 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2003/Apr 03
(c) 2003 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2003/Apr 03
(c) 2003 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

8/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00928311 95-77703

FYI - Commercial bank profits in 1993

Frame, W Scott; Holder, Christopher L
Economic Review (Federal Reserve Bank of Atlanta) v79n4 PP: 22-41
Jul/Aug 1994
ISSN: 0732-1813 JRNL CODE: ECR
WORD COUNT: 3842

...TEXT: loan-loss accounting, see Wall (1988, 39-41). Adjusted net interest margin is calculated by **subtracting** interest **expense** from tax-adjusted **interest revenue** (**net** of loan-loss provisions) and dividing by **net interest** -earning assets and is roughly equivalent to a business's gross **profit** margin. For this **calculation** , **interest revenue** from tax-exempt securities is adjusted upward by the bank's marginal tax rate to...

8/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00793753 94-43145

Practice acquisition: Buy or build?

Manecke, Stephen R
Healthcare Financial Management v47n12 PP: 32-41 Dec 1993
ISSN: 0735-0732 JRNL CODE: HFM
WORD COUNT: 2641

...TEXT: in the analysis is the physician's salary--the anticipated W-2 income before taxes. **Subtracting** salary and total **expenses** from anticipated **revenue** yields a **net** profit (or loss, which, in the case of a new practice, indicates the degree to which the hospital will have to subsidize the practice to keep it solvent).

Beyond the **calculation** of yearly **profit** and loss, the pro forma model includes a month-by-month cash flow analysis for...

8/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00612691 92-27794

Definitions Clarify Cash Flow Analysis

Johnston, Daniel; Zipprich, David C.
Oil & Gas Journal v90n17 PP: 39-43 Apr 27, 1992
ISSN: 0030-1388 JRNL CODE: OGJ
WORD COUNT: 3412

...TEXT: one-time sale of an unprofitable business segment may be excluded from the cash flow **calculation** .

However, the anticipated increase in **profitability** should be factored into cash flow forecasts.

EXPLORATION EXPENSES

In the oil industry, exploratory dry hole **expenses** are commonly added back to **net income** when calculating cash flow. By **adding** in the exploration **expenses**, one of the major differences between full cost and successful efforts accounting is offset. Companies...

8/3,K/4 (Item 1 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
 (c) 2003 The Gale Group. All rts. reserv.

06949839 Supplier Number: 58659705 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp's Record 1999 Earnings Surpass \$1 Billion.
 PR Newswire, p4652
 Jan 19, 2000
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 2869

... 318 \$297
 Net loan charge-offs
 to average loans .51% .52%
 (a) Calculated as noninterest **expense** (excluding certain
 nonrecurring
 charges) divided by taxable-equivalent **net interest income**
plus
 noninterest **income** (excluding **net** securities transactions and
gains
 from certain divestitures).
 (b) **Calculated** as noninterest **expense** (excluding certain
 nonrecurring
 charges) less noninterest **income** (excluding **net** securities
 transactions and gains from certain divestitures) divided by taxable-
 equivalent **net interest income**.
 (c) 12-31-99 ratio is estimated.
 TE = Taxable Equivalent
 Consolidated Balance Sheets
 (dollars in...

8/3,K/5 (Item 2 from file: 16)
 DIALOG(R)File 16:Gale Group PROMT(R)
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06346533 Supplier Number: 54653413 (USE FORMAT 7 FOR FULLTEXT)
Grand Union Reports Fiscal 1999 and Fourth Quarter Results.
 Business Wire, p1059
 May 18, 1999
 Language: English Record Type: Fulltext
 Document Type: Newswire; Trade
 Word Count: 1487

... 114,404 (303,983)
 Accrued dividends
 on preferred
 stock - 2,205 2,305 8,431

 1Net **income** (loss)
 applicable to

common stock \$ (31,370) \$ (124,192) \$ 112,099 \$ (312,414)

53 Weeks Ended April 3, 1999	52 Weeks Ended March 28, 1998
---------------------------------------	--

Fiscal Year EBITDA is
calculated as follows
(in millions):

Gross Profit	\$ 679.6	\$ 639.5
Less: Operating and administrative expenses	567.4	574.8
Add : Non-cash pension	5.8	5.9
LIFO charges	0.6	0.0
EBITDA	\$ 118...	

8/3,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05563812 Supplier Number: 48427856 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 Earnings
PR Newswire, p0416CLTH002
April 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1463

... period end loans

plus OREO and other nonperforming assets .77 .85

(a) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net** securities transactions and **gains** from branch
divestitures).

(b) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) less
noninterest **income** (excluding **net** securities transactions and gains
from branch divestitures) divided by taxable-equivalent **net interest
income** .

(c) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 03-31-98 are...

8/3,K/7 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05425648 Supplier Number: 48229001 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Record Earnings
PR Newswire, p0115CLTH004
Jan 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 2154

... 293 \$195

Net loan charge-offs to average loans .57% .40%

(1) Calculated as noninterest **expense**
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxabl
e-

equivalent **net interest income plus** noninterest
income (excluding
net

securities transactions and **gains** on branch sales).

(2) **Calculated** as noninterest **expense**
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding **net**
securities transactions and gains on branch
sales) divided by taxable-equivalent **net interest income**

(3) Including capital securities receiving Tier I treatment, these
ratios at 12-31-97 are...

8/3,K/8 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05137111 Supplier Number: 47841761

KeyCorp Reports Record Earnings Per Share

PR Newswire, p0717CLTH001

July 17, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1662

... 132 \$89

Net loan charge-offs to average loans .54 % .37 %

(A) Calculated as noninterest **expense**
(excluding certain nonrecurring

charges and distributions on capital securities) divided by taxabl
e-

equivalent **net interest income plus** noninterest
income (excluding
net securities transactions and **gain** on branch sales).

(B) **Calculated** as noninterest **expense**
(excluding certain nonrecurring

charges and distributions on capital securities) less noninterest
income (excluding **net**

securities transactions and gain on branch
sales) divided by taxable-equivalent net interest income

(C) Including capital securities receiving Tier I treatment, these ratios at 6-30-97 are...

8/3,K/9 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03721876 Supplier Number: 45275630 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP ANNOUNCES 12.5 PERCENT DIVIDEND INCREASE; MAJOR STOCK REPURCHASE PROGRAM; AND RECORD 1994 EARNINGS
PR Newswire, pN/A
Jan 19, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2069

... Net loan charge-offs to average loans 0.26% 0.56%
(1) -- Calculated as noninterest expense (excluding merger and integration charges and other nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income
(excluding net securities transactions and gains on certain asset sales).
(2) -- Calculated as noninterest expense (excluding merger and integration charges and other nonrecurring charges) less noninterest income (excluding net securities transactions and gains on certain asset sales) divided by taxable-equivalent net interest income.
(3) -- 12-31-94 ratio is estimated.
TE = Taxable equivalent.
-0- 1/19/95

8/3,K/10 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03332659 Supplier Number: 44610295 (USE FORMAT 7 FOR FULLTEXT)
KEYCORP REPORTS RECORD QUARTERLY EARNINGS
PR Newswire, pN/A
April 19, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1808

... OREO and other
nonperforming assets 1.12 1.24 2.17
(1) Calculated as noninterest expense (excluding merger and integration charges and other nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities gains and certain gains on asset sales).
(2) Calculated as noninterest expense (excluding merger and integration charges and other nonrecurring charges) less noninterest income (excluding net securities gains and certain

gains on asset sales) divided by taxable-equivalent net
interest income .
(3) 3-31-94 ratio is estimated.
TE = Taxable equivalent
/CONTACT: John Fuller, 216-689...

8/3,K/11 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10642498 SUPPLIER NUMBER: 20911294 (USE FORMAT 7 OR 9 FOR FULL TEXT)
KeyCorp Reports Second Quarter 1998 Earnings
PR Newswire, p716CLTH003
July 16, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1462 LINE COUNT: 00182

... 149 \$132

Net loan charge-offs to average loans .54% .54%
(A) -- Calculated as noninterest **expense** (excluding certain
nonrecurring charges and distributions on capital securities) divided by
taxable-equivalent **net interest income plus noninterest income**
(excluding **net** securities transactions and **gains** from branch
divestitures).
(B) -- **Calculated** as noninterest **expense** (excluding certain
nonrecurring charges and distributions on branch divestitures) divided by
taxable-equivalent **net interest income** .
(C) -- Excluding capital securities receiving Tier 1 treatment, these
ratios at 06-30-98 are...

8/3,K/12 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05881661 SUPPLIER NUMBER: 12108267 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Commercial loan pricing and profitability analysis. (one of two parts)
Ferrari, Richard H.
Journal of Commercial Lending, v74, n6, p49(11)
Feb, 1992
ISSN: 1062-6271 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4129 LINE COUNT: 00345

... income and is offset by the deposit account costs that are
considered separately as an **expense** item. The third variation of the
earnings credit approach is to **subtract** the account maintenance **expense**
from the earnings credit and include a single **net income** or **expense**
item in the **profitability analysis** .

Loan Funding Costs. The largest loan **expense** item is generally the
cost of loan funding. The rate used in the calculation of loan...

8/3,K/13 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05517305 SUPPLIER NUMBER: 11537009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nuts to you. (how to calculate your dealership's break-even point) (Bottom

Line) (Column)
Pasini, Edward R.
Auto Age, v26, n3, p34(1)
Nov, 1991
DOCUMENT TYPE: Column ISSN: 0894-1270 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 679 LINE COUNT: 00049

... the dealership's "net burden." This is done by adjusting the fixed net loss for **other income** and deductions. **Other income** is **subtracted** and other deductions are added to fixed net loss. The resulting number is "net burden."

The next step is to **calculate** the variable net **profit** per new vehicle sold. Variable net profit per new unit sold is computed by **subtracting** variable **expense** from variable gross profit and dividing by the number of new unit sales. Remember, variable...

8/3,K/14 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04891589 SUPPLIER NUMBER: 08827582 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Lotus' Improv to lead charge of new applications for NeXT. (Lotus Development Corp.'s Improv data analysis software)
Ferranti, Marc
PC Week, v7, n36, p1(2)
Sept 10, 1990
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 547 LINE COUNT: 00042

... be applied to data globally.
A user, for example, could input sales data and operating **expenses** for 10 regional offices and **calculate profits** with one global formula, which can specify that **net revenue** must **equal** sales **minus** operating **expenses**. The program can then calculate the net revenues for all 10 offices without the user...

8/3,K/15 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03897412 SUPPLIER NUMBER: 07414663 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to link logistics to financial results: the decisions you make inevitably affect the company's bottom line. This model can help you decide whether a project is worth the effort. (Logistics Tools)
Cavinato, Joseph
Chilton's Distribution, v88, n3, p103(2)
March, 1989
ISSN: 1057-9710 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1251 LINE COUNT: 00097

... operating efficiency. Purchasing and production costs equal the cost of goods sold, and then operating **expenses** are added to determine the total costs. The **net income** is determined by **subtracting** the total costs from the sales results.

Sales, divided into **net income**, gives you earnings as a percent of sales. This sample company makes 4 cents **profit** from every sales dollar.

To compute this, enter the numbers for your company's purchases, production costs, operating expenses and sales. You can also work from the company statements with sales, net income and...

8/3,K/16 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02363138 SUPPLIER NUMBER: 03653534 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax tips: ways to save on your '84 return.
Wiener, Leonard
U.S. News & World Report, v98, p28(6)
Feb 25, 1985
CODEN: XNWRA ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 6162 LINE COUNT: 00446

... for example, net out short and long-term gains and losses against each other to **determine** how your overall **gain** is taxed or if you have a loss to offset **other** income. Also, when reporting a sale you generally **add** the **expense** of the sale to your original purchase price. But if your broker has excluded the...

8/3,K/17 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00775501
Petroleum engineering economics is discussed by LT Stanley of HJ Gruy & Assoc.
Journal of Petroleum Technology April, 1982 p. 91-695

The cashflow projection discounts future net revenues at a compound interest rate and **determines** **profitability**. **Net** **revenue** is **determined** by income **minus** **expense** **minus** investment. That equation must be expanded to consider income taxes, federal excise taxes, production loan...

8/3,K/18 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04971315 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1999 Earnings -2-
PR NEWSWIRE
April 15, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 157

... period end loans plus OREO and other nonperforming assets .70 .77
(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net** **interest** **income** **plus** noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures). (b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures) divided by taxable-equivalent net

8/3,K/19 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01398279 (USE FORMAT 7 OR 9 FOR FULLTEXT)
KeyCorp Reports First Quarter 1998 -2-
PR NEWSWIRE
April 16, 1998 8:56
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 144

a) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) divided by taxable-equivalent **net interest income plus** noninterest **income** (excluding **net** securities transactions and **gains** from branch divestitures).

(b) -- Calculated as noninterest **expense** (excluding certain nonrecurring charges and distributions on capital securities) less noninterest **income** (excluding **net** securities transactions and gains from branch divestitures) divided by taxable-equivalent **net interest income**.

8/3,K/20 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

01323438 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intermediate Capital analysts praise results, move to upgrade 1998 forecasts
AFX (UK)
April 06, 1998 15:5
JOURNAL CODE: WAXU LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the previous year. Full year dividend was 17.4 pence, compared with 15.4.

Core **income** - defined as **net interest**, dividend and fee income **minus** operating **expenses** - rose 13 pct to 15.3 mln stg.

Analysts had been expecting a pretax **profit** of 22 mln stg and a 17.4 pence dividend.

One analyst, who declined to...

8/3,K/21 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0001543620 BOCC4B2AG0FT
Financial Times Survey: The FT European 500 - THE BASIS OF THE LISTS
CARLA RAPOPORT; THE STATISTICAL RESEARCH FOR THIS SURVEY WAS GATHERED BY IAN HALLIDAY, SUE HOPKINS, FRANK KANE, SARA MEYER, KEVIN LEIGH AND JOHN SHEPHERD, WITH ASSISTANCE FROM TOUCHE ROSS, THE INTERNATIONAL ACCOUNTING FIRM.
Financial Times, P I

Thursday, October 21, 1982

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 372

...Capital Employed (UK): shareholders funds and minority interests and loans (not current loans) and deferred liabilities and bank loans and overdrafts (current) Shareholders Funds: share capital and reserves and investment grants minus intangibles.

Return on Capital Employed: net profit before interest and tax divided by capital employed.

* West German companies are not required to give a pre-tax figure in their accounts. Therefore pre-tax profit was calculated by adding together the surplus for the year and the tax figure for income. This, however, is...

8/3,K/22 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00199332 19991021CLTH001 (USE FORMAT 7 FOR FULLTEXT)

KeyCorp Reports Third Quarter 1999 Earnings

PR Newswire

Thursday, October 21, 1999 08:01 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,358

...235 \$220

Net loan charge-offs to
average loans

.50%

.52%

(a) Calculated as noninterest expense (excluding certain nonrecurring charges) divided by taxable-equivalent net interest income plus noninterest income (excluding net securities transactions and gains from certain divestitures).

(b) Calculated as noninterest expense (excluding certain nonrecurring charges) less noninterest income (excluding net securities transactions and gains from certain divestitures) divided by taxable-equivalent net interest income.

(c) 9-30-99 ratio is estimated.

TE Taxable Equivalent

Consolidated Balance Sheets
(dollars in...

8/3,K/23 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00142611 19990715CLTH002 (USE FORMAT 7 FOR FULLTEXT)
KeyCorp Reports Second Quarter 1999 Earnings
PR Newswire
Thursday, July 15, 1999 08:07 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,595

...157 \$149
Net loan charge-offs to average loans .51%
.54%

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent **net interest income**.

(c) 6-30-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

CONTACT: Media, John...

8/3,K/24 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1455579 CLTH001
KeyCorp Reports First Quarter 1999 Earnings

DATE: April 15, 1999 08:10 EDT WORD COUNT: 1,499

...period end loans
plus OREO and other nonperforming
assets .70 .77

(a) Calculated as noninterest **expense** (excluding certain nonrecurring charges) divided by taxable-equivalent **net interest income**
plus noninterest **income** (excluding **net** securities transactions and **gains** from certain divestitures).

(b) **Calculated** as noninterest **expense** (excluding certain nonrecurring charges) less noninterest **income** (excluding **net** securities transactions and gains from certain divestitures) divided by taxable-equivalent

"
.
)

(net interest income .

(c) 3-31-99 ratio is estimated.

TE Taxable Equivalent

SOURCE KeyCorp

Set	Items	Description
S1	608258	PROFIT? OR GAIN? ?
S2	18000	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	47067	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	217	S2 AND S3
S5	6	S4(15N) (ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMMATION OR TOTALING? OR EQUAL? ? OR MINUS OR PLUS)

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5/5/1 (Item 1 from file: 35)
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01469393 ORDER NO: AADAA-INN00847

MONITORING, AND INVESTIGATING THE RELATIONSHIPS AMONG HEALTH, MANAGEMENT, PRODUCTIVITY, AND PROFITABILITY ON ONTARIO DAIRY FARMS (HERD HEALTH, CATTLE)

Author: KELTON, DAVID FRANCIS

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF GUELPH (CANADA) (0081)

Adviser: S. WAYNE MARTIN

Source: VOLUME 56/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5854. 349 PAGES

Descriptors: AGRICULTURE, ANIMAL CULTURE AND NUTRITION ; ECONOMICS, AGRICULTURAL

Descriptor Codes: 0475; 0503

ISBN: 0-315-00847-9

This thesis is an assessment of a herd level dairy monitoring system, and an investigation of relationships among herd measures of health, management, productivity and profitability, utilizing data from a purposive sample of Ontario dairy farms.

The Ontario Dairy Monitoring and Analysis Program (ODMAP) was developed in 1989. With the collaboration of 108 dairy producers, 27 veterinary practitioners and several central recording agencies, data pertaining to herd production, udder health, milk quality, reproduction, cow and heifer disease were collected monthly for a two year period beginning in February, 1990. Farm management and dairy enterprise financial data were collected annually. Quarterly graphical monitoring reports were distributed to the participants. The ODMAP was useful for collecting valid herd level data, but was insufficient as a monitoring tool for producers, mainly because of the delay between data collection and report generation.

Comparisons of the health and productivity measures of the study herds with previously established provincial benchmarks yielded few differences. The study herds, as a group, had mean somatic cell counts (SCC) below the provincial average and did not demonstrate the provincial downward trend. Significant seasonal patterns in milk production, herd and bulk tank SCC, reproductive indices, calving and culling were described.

An enzyme-linked immunosorbent assay (ELISA) for antibody against Bovine Herpes Virus 1 (BHV1) was used on monthly bulk tank milk samples to monitor herd status for BHV1. Compared to herd serology, the milk test had a relative sensitivity of 97.8% and a relative specificity of 100%.

Financial data were collected using the Ontario Farm Management Analysis Project (OFMAP). Profitability and production efficiency were measured using debt servicing capacity per cow, operating margin as a percent of total **revenue**, dairy enterprise **net income** per cow and milk income **minus** feed costs per cow.

Complete financial, health, management and productivity data were available for 58 farms in year one, and 48 farms in year two of the study. A process of variable screening and model building, utilizing best subset multiple regression models and multivariate analysis of variance, was used to identify health and productivity measures associated with financial performance. Only milk production, as measured by herd average adjusted corrected milk, and udder health, measured by either the percent of cows in the herd with SCC's greater than 200,000 cells/ml, or the percent of herd removals attributed to mastitis, were consistently associated with the four profitability measures.

5/5/2 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
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1340343 H.W. WILSON RECORD NUMBER: BAST96041656

Linking profits to Greek bank production management

Vasiliou, Dimitrios;

International Journal of Production Economics v. 43 (May 1 '96) p. 67-73

DOCUMENT TYPE: Feature Article ISSN: 0925-5273 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: The profitability differences between high- and low-profit Greek banks are analyzed using the statistical cost accounting (SCA) methodology. Under the SCA approach, a bank's **net income** is hypothesized as being expressible as the weighted **sum** of its various assets and liabilities, where the weights are the **net revenue** or costs attributable to each item. Using a sample of pooled time series and cross-sectional data for the years from 1977 to 1986, the study, in general, affirms the fundamental hypothesis of the SCA model. The majority of the estimated rates of return on assets were positive and varied across assets, whereas most of the estimated rates of return on liabilities were negative and varied across liabilities. It is suggested that asset management and, to a lesser extent, liability management affect interbank differences in profitability for Greek banks during the period considered.

DESCRIPTORS: Banks and banking--Greece; Cost accounting; Profit;

5/5/3 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00560143 00FT02-003

If iWon wins, do portals lose?

Gurley, J William

Fortune , February 7, 2000 , v141 n3 p190, 1 Page(s)

ISSN: 0015-8259

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

ABOVE THE CROWD column discusses the daily emergence of new Internet business models. Says that Yahoo announced last year's fourth-quarter pretax net income of \$89 million on sales of \$201 million. States that success invites competition and since portals are already free, the only way to offer customers a better price is to pay them. Explains that iWon.com gives away a \$10,000 prize daily, a \$1 million prize monthly, and plans to give away \$10 million once a year. **Adds** that entries are accumulated through portal use. Provides a formula for **calculating** iWon's potential for **profit** . Reports that the iWon site was built by Internet contractor Sapient, with content and features supplied by InfoSpace, Mail.com, Jfax, Realtor.com, and Inktomi. Speculates on what iWon's success could mean for the portal market. (amg)

Descriptors: Portals; Online Searching; Electronic Commerce; Internet Access; Money

5/5/4 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00597141 NYT Sequence Number: 059486750509

HR Ways and Means Com completes draft of comprehensive energy conservation bill that is said to be generally acceptable to Pres Ford. Bill would save estimated 2.1-million bbls of oil a day by '85, shrinking imports to 5.2-million bbls a day, but would fall short of Ford '77 goal of 2-million-bbl-a-day reduction in imports. Includes gasoline taxes of as much as 23¢ a gal, but with credits based on consumption of 40 gals a mo, Fed tax credits for households that install insulation, storm windows or solar heating equipment, excise tax on new autos that depends on their fuel econ and new excise taxes on some business uses of petroleum and natural gas. Would create energy trust fund of up to \$5-billion, to be financed by energy taxes, for Govt expenditures to increase energy supplies, develop broad range of energy tech and possibly finance mass transit programs. Com staff estimates that, after allowing for tax credits and other revenue losses, bill would raise \$992-million of revenue in '75 and steadily increase sums that would reach \$7.8-billion in '80. Estimates gasoline tax alone would produce \$25.5-billion in revenue in '80, with \$16-billion of that returned to econ through credits for business and work-related travel, farmers and local govts. Calculates net revenue gain at \$5-billion for '80. Bill provides for import quotas but includes Repr Barber B Conable's amendment that would allow Pres to let in an additional 1.5-million bbls a day in '78 and '79 and 2-million bbls a d

COWAN, EDWARD

New York Times, Col. 1, Pg. 42

Friday May 9 1975

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: HOUSE COMMITTEE ON WAYS AND MEANS

DESCRIPTORS: AIR POLLUTION; AUTOMOBILES; ENERGY AND POWER; ENGINES; EXCISE TAXES; HEATING; IMPORT QUOTAS; INCOME TAX; INSULATION; INTERNATIONAL TRADE AND WORLD MARKET; LAW AND LEGISLATION (FEDERAL); OIL (PETROLEUM) AND GASOLINE; PRICES; PROFITS (INDUSTRY-WIDE); RESEARCH; SOLAR ENERGY; STANDARDS AND STANDARDIZATION; STORM WINDOWS; TAXATION; WASTE MATERIALS AND DISPOSAL (SOLID WASTES)

PERSONAL NAMES: COWAN, EDWARD; CONABLE, BARBER B JR (REPR); FORD, GERALD RUDOLPH JR

GEOGRAPHIC NAMES: UNITED STATES

5/5/5 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06641584

Big Four could add \$8b to accounts from reserves

SINGAPORE: ESTIMATE OF BANKS' HIDDEN RESERVES

Business Times (XBA) 10 Jun 1998 P.15

Language: ENGLISH

Analysts say that the unveiling of hidden reserves may add about S\$ 8 bn to the balance sheets of the Big Four banks in Singapore. The hidden assets of DBS, OCBC, UOB and OUB are estimated to be S\$ 4.1 bn, S\$ 4.6 bn, S\$ 2.7 bn and S\$ 1.5 bn respectively. The total hidden reserves of the four banks include revaluation reserves, which is the difference between the market value and the cost of a bank's investments, retained profits and general loan provisions that are more than the figures published. It is understand that the cumulative revaluation surplus will not go into the banks' balance sheets even with the disclosure of hidden reserves. The surplus is more likely to surface as a note to the banks' accounts to give investors a

clearer picture of the market value of the group's investments. Local banks will also have to equity-account for associate firms, which may add several hundred million dollars in total **profits** for banks. **Analysts** say that the reduction in minimum cash balances will earn the local banks about S\$ 90 mn in interest income and also inject more than S\$ 4 bn of liquidity into a system strapped by the outflow of foreign funds.

COMPANY: OUB; UOB; OCBC; DBS

PRODUCT: Banking Institutions (6010);

EVENT: Market & Industry News (60);

COUNTRY: Singapore (9SIN);

5/5/6 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

03566013

GEC POISED TO UNVEIL PRE-TAX PROFIT

UK - GEC POISED TO UNVEIL PRE-TAX PROFIT

Sunday Times (ST) 1 July 1990 p4/4

GEC is poised to unveil its annual results for the year to March 1990.

Analysts are forecasting pre-tax **profit** of between GBP870- GBP910 mil, with City sources envisaging the lower **sum**, compared with GBP797 mil in year-earlier period. The firm's cash mountain, the subject of criticism in the City, could account for up to GBP165 mil via net interest received. The acquisition in September 1989 of Plessey, in a JV with Siemens, and the acquisition of Ferranti Defence Systems in January 1990 will make for a complex statement and the management team is thought to be outlining an extraordinary detailed presentation for brokers.

PRODUCT: Avionics (3662AV); Helicopter Engines (DEAV);

EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);

South East Asia Treaty Organisation (913);

Set	Items	Description
S1	130060	PROFIT? OR GAIN? ?
S2	9583	S1(5N) (CALCULAT? OR DETERMIN? OR ANALY? OR COMPUTE OR COMP- UTES OR COMPUTING)
S3	723	NET(2N) (INTEREST OR REVENUE OR INCOME) OR (OTHER OR ADDITI- ONAL OR INTEREST) () (REVENUE OR INCOME)
S4	48433	EXPENSE? OR LIABILIT?
S5	653253	ADD? ? OR ADDING OR SUBTRACT? OR SUMMING OR SUM? ? OR SUMM- ATION OR TOTALING? OR EQUAL? ? OR MINUS
S6	8	S2(25N)S3
S7	68	S2(25N) (REVENUE OR INCOME)
S8	23	S7(20N) (S4 OR S5)
S9	26	S8 OR S6

? show file

File 348:EUROPEAN PATENTS 1978-2003/Mar W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030327,UT=20030320

(c) 2003 WIPO/Univentio

9/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

01525836

Apparatus, system and method for information providing business

Apparat, System und Verfahren für einen Informationen bereitstellenden Betrieb

Appareil, système et méthode pour une entreprise fournissant des informations

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo 101-8010, (JP), (Applicant designated States: all)

INVENTOR:

Asami, Kazuo, 137, Iwase, Matsudo-shi, Chiba 271-0076, (JP)

Ukai, Seiji, 5-6-115, Midori-cho 2-chome, Koganei-shi, Tokyo 184-0003, (JP)

Sugawa, Satoshi, 1-26-4-B202, Nakano, Kimitsu-shi, Chiba 299-1151, (JP)

LEGAL REPRESENTATIVE:

Beetz & Partner Patentanwälte (100712), Steinsdorfstrasse 10, 80538 München, (DE)

PATENT (CC, No, Kind, Date): EP 1274032 A2 030108 (Basic)

EP 1274032 A3 030122

APPLICATION (CC, No, Date): EP 2002006549 020320;

PRIORITY (CC, No, Date): JP 2001206320 010706

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 104

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200302	1102
SPEC A	(English)	200302	10351
Total word count - document A			11453
Total word count - document B			0
Total word count - documents A + B			11453

...SPECIFICATION communication charge refund CR from the communication company C, etc. (S31).

Then, the server 1 calculates a profit by subtracting costs and so on from the total income to judge whether or not there is the profit (i.e., it is judged whether...

9/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2003 European Patent Office. All rts. reserv.

01288886

Demand-production scheme planning apparatus and storage medium

Apparat zur Planung eines Nachfrage-Produktions-Schemas und Speichermedium

Appareil pour la planification d'un schema de demandes de production et medium de stockage

PATENT ASSIGNEE:

TOYOTA JIDOSHA KABUSHIKI KAISHA, (203740), 1, Toyota-cho, Toyota-shi,

Aichi-ken 471-8571, (JP), (Applicant designated States: all)
 INVENTOR:
 Kaneko, Kuniya, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Hidetsugu, Kojima, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Fujiyoshi, Hayaaki, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Nakamura, Toshihiro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Kondo, Motohisa, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Suzuki, Hirosumi, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 Otokubo, Kentaro, c/o TOYOTA Jidosha Kabushiki Kaisha, 1, Toyota-cho,
 Toyota-shi, Aichi-ken, 471-8571, (JP)
 LEGAL REPRESENTATIVE:
 Winter, Brandl, Furniss, Hubner, Ross, Kaiser, Polte Partnerschaft
 (100051), Patent- und Rechtsanwaltskanzlei Alois-Steinecker-Strasse 22,
 85354 Freising, (DE)
 PATENT (CC, No, Kind, Date): EP 1107147 A2 010613 (Basic)
 EP 1107147 A3 020724
 APPLICATION (CC, No, Date): EP 2000126799 001206;
 PRIORITY (CC, No, Date): JP 99346761 991206; JP 200013181 000121; JP
 2000262310 000831; JP 2000262311 000831
 DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE; TR
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
 INTERNATIONAL PATENT CLASS: G06F-017/60
 ABSTRACT WORD COUNT: 146
 NOTE:
 Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	2632
SPEC A	(English)	200124	10515
Total word count - document A			13147
Total word count - document B			0
Total word count - documents A + B			13147

...SPECIFICATION data and the transportation data stored in the data
 storage portion 22, and sends the **calculated profitability** index back
 to the requesting portion. As for the profitability index, it is possible
 to use a generally-used return on assets (ROA = (**income** - **expense**)
 /assets) . It is also possible to define and use an index determined as a
 multiplication...

9/3,K/3 (Item 1 from file: 349)
 DIALOG(R) File 349:PCT FULLTEXT
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00969791 **Image available**

METHOD FOR COORDINATION RENEWABLE POWER PRODUCTION WITH OTHER POWER
 PRODUCTION

COORDINATION DE LA PRODUCTION D'ENERGIES RENOUVELABLES AVEC CELLE D'AUTRES
 ENERGIES

Patent Applicant/Assignee:

ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all

designated states except: US)
Patent Applicant/Inventor:
LOF Kristian Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE
(Residence), SE (Nationality), (Designated only for: US)
GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vastera, SE, SE
(Residence), SE (Nationality), (Designated only for: US)
ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE
(Residence), SE (Nationality), (Designated only for: US)
Legal Representative:
AKERMAN Marten (et al) (agent), Albihns Malmo AB, Studentgatan 4, P.O.
Box 4289, S-203 14 Malmo, SE,
Patent and Priority Information (Country, Number, Date):
Patent: WO 2002103879 A1 20021227 (WO 02103879)
Application: WO 2002IB732 20020305 (PCT/WO IB0200732)
Priority Application: US 2001881001 20010615
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 29327

Fulltext Availability:
Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof
adjusted based on the **revenue** received from the sale or delivery of the
power unit.

Calculation of factors such as **profits**, losses, and tax **liability**
from a portfolio or group of funds is known, for example, from U.S.
Patent...

9/3,K/4 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00939236 **Image available**

INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING PROCEDE INTERACTIF ET APPAREIL DE PLANIFICATION FINANCIERE EN TEMPS REEL

Patent Applicant/Assignee:

CLOSEDLOOP SOLUTIONS INC, Suite 500, 1001 Marshall Street, Redwood City,
CA 94063-2000, US, US (Residence), US (Nationality)

Inventor(s):

SANKARAN Sarat, 22 Primrose Lane, San Carlos, CA 94070, US,
JAIN Vineet, 215 Seaside Drive, Milpitas, CA 95035, US,
CAPELLI Nancy, 880 High Road, Woodside, CA 94062, US,

Legal Representative:

HOLMES Craig (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
Willow Street, San Jose, CA 95125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273365 A2-A3 20020919 (WO 0273365)
Application: WO 2002US7740 20020313 (PCT/WO US0207740)
Priority Application: US 2001804851 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11927

Fulltext Availability:

Detailed Description

Detailed Description

... period of time for longer range planning purposes.

BizPlan TM Module

The BizPlanTm module accepts **revenue** data inputs from the TopLine PlannerTm module. The BizPlan TM module implements **profit** and loss model to **calculate expense** data used to set resource allocation information that is coupled to the SpendCap ManagerTm module. For example, the BizPlan TM module takes **revenue** data and **subtracts** cost of sales and **expense** data to **compute** operating **profit**. In a preferred implementation, tax rate information is provided, and net **profit** may be **calculated** by **subtracting** projected taxes.

In addition, **expense** data from SpendCap Manager TM module may be passed to the BizPlan TM module to...

9/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00925993 **Image available**

**METHOD AND SYSTEM FOR ANALYZING THE USE OF PROFITABILITY OF AN ORGANIZATION
PROCEDURE ET SYSTEME D'ANALYSE DE L'UTILISATION DES BENEFICES D'UNE
ORGANISATION**

Patent Applicant/Inventor:

PAQUETTE Peter C, 5 Dana Road, Hanover, NH 03755, US, US (Residence), US
(Nationality)

Legal Representative:

SULLIVAN Todd A (et al) (agent), 111 Amherst Street, Box 719, Manchester,
NH 03105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200260108 A2 20020801 (WO 0260108)

Application: WO 2001US48179 20011206 (PCT/WO US0148179)

Priority Application: US 2000750405 20001228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6962

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... just what the effects on profitability are with various levels of assets, equity, revenues, and **net income**. In Figures 5-10, where "formula components" are listed, "a" is the first calculation 10, "b" is the second calculation 12, "c" is the third **calculation** 14, and 'T' is the **profitability** ratio 16 and its **calculation**. If the **profitability** ratio is multiplied by total **revenue** (actual or projected), a **profit** amount 20 is **calculated**. The definitions of the variables, and various calculations, including the first 10, second 12, and third 14 calculations, and the **sum** of the first, second, and third calculations 16 are shown in column A. The symbolic...

Claim

... the steps of:
performing a first calculation to determine the relationship between a change in **revenue** growth and **profitability** ;
performing a second **calculation** to **determine** the relationship between a change in operating leverage and **profitability** ;
performing a third **calculation** to **determine** the relationship between a change in the ratio of equity to total assets and profitability; and
summing said first, second and third **calculations** to yield a **profitability** ratio.

2 The method of claim 1 comprising multiplying said profitability ratio by a total **revenue** for said organization for a current, future, or past fiscal period to yield a profit...

...performing a first calculation via said computer to determine the relationship between a change in **revenue** growth and **profitability** ;
performing a second **calculation** via said computer to determine the relationship between a change in operating leverage and **profitability** ;
performing a third **calculation** via said computer to determine the relationship between a change in the ratio of equity to total assets and profitability; **summing** via said computer said first, second and third calculations to yield a profitability ratio; and...

9/3,K/6 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00921170

SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ENHANCING COMMERCIAL VALUE OF ELECTRICAL POWER PRODUCED FROM A RENEWABLE ENERGY POWER PRODUCTION FACILITY

SYSTEME, PROCEDE ET PRODUIT DE PROGRAMME INFORMATIQUE POUR AMELIORER LA VALEUR COMMERCIALE D'ENERGIE ELECTRIQUE PRODUITE A PARTIR D'UNE

**INSTALLATION DE PRODUCTION D'ELECTRICITE UTILISANT UNE ENERGIE
RENOUVELABLE**

Patent Applicant/Assignee:

ABB AB, S-721 78 Vasteras, SE, SE (Residence), SE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LOF Per-Anders, Timragatan 84, S-162 62 Vallingby, SE, SE (Residence), SE (Nationality), (Designated only for: US)

GERTMAR Lars Gustaf Ingolf, Humlegatan 6, S-722 26 Vasteras, SE, SE (Residence), SE (Nationality), (Designated only for: US)

ANDREN Lars Anders Tommy, Olstavagen 11, S-740 82 Orsundsbro, SE, SE (Residence), SE (Nationality), (Designated only for: US)

Legal Representative:

AKERMAN Marten (agent), Albihs Malmo AB, Studentgatan 4, S-203 14 Malmo, SE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200254561 A2 20020711 (WO 0254561)

Application: WO 2001IB2724 20011224 (PCT/WO IB0102724)

Priority Application: US 2000749999 20001229; US 2001838178 20010420; US 2001839220 20010423

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 34175

Fulltext Availability:

Detailed Description

Detailed Description

... outstanding shares, such that each share has a market value thereof adjusted based on the **revenue** received from the sale or delivery of the power unit.

Calculation of factors such as **profits**, losses, and tax **liability** from a portfolio or group of funds is known, for example, from U.S. Patent...

9/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2003 WIPO/Univentio. All rts. reserv.

00916609 **Image available**

**SYSTEM AND METHOD FOR TRUSTED SELF-BILLING AND PAYMENT FOR UTILITIES
INCLUDING AUDIT, VERIFICATION, RECONCILIATION AND DISPUTE RESOLUTION
SYSTEME D'AUTOFACTURATION SECURISE DESTINE AU PAIEMENT DE FACTURES DE
SERVICES PUBLICS**

Patent Applicant/Inventor:

PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT 06117-1900, US, US (Residence), US (Nationality)

LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence), US (Nationality)

Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
Cityplace II,, 185 Asylum Street, Hartford, CT 06103-3402, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200250704 A1 20020627 (WO 0250704)
Application: WO 2001US5643 20010222 (PCT/WO US0105643)
Priority Application: WO 2000US34667 20001220
Parent Application/Grant:
Related by Continuation to: US 2000478627 20000105 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16852

Fulltext Availability:
Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and **revenue** collection is the single, largest **expense**, the efficiency of which **determines profit** margins and the ability of utilities to compete in an increasingly competitive marketplace.

Constraints on global economic efficiency demand that the overall **revenue** collection system for utilities, defined as combined costs incurred in the process of payment/revenue...

9/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00915095 **Image available**

COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ENQUETE SUR LES ASSURANCES COMMERCIALES

Patent Applicant/Assignee:

DELOITTE & TOUCHE LLP, 10 Westport Road, Wilton, CT 06897, US, US
(Residence), US (Nationality)

Inventor(s):

ZIZZAMIA Frank M, 81 Wheeler Road, Avon, CT 06001, US,
TOCCI Dominic A, 540 W. Cornelia Avenue, #2N, Chicago, IL 60657, US,
WU Cheng-Sheng Peter, 1720 Highland Oaks, Arcadia, CA 91006, US,
CARRIER Matthew R, 2408 Eldorado Court, Naperville, IL 60564, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer, Levin, Naftalis & Frankel LLP, 919
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200249260 A2-A3 20020620 (WO 0249260)
Application: WO 2001US51232 20011023 (PCT/WO US0151232)
Priority Application: US 2000242633 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11451

Fulltext Availability:

Detailed Description

Detailed Description

... of commercial insurance coverage since insurance companies also have a significant portion of the premium income devoted to non-claim expenses .

17

In another aspect of the present invention, "frequency", a second important dimension of profitability , must also be calculated in this step. Frequency is calculated

9/3,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00914721 **Image available**

STOCHASTIC MULTIPLE CHOICE KNAPSACK ASSORTMENT OPTIMIZER

DISPOSITIF D'OPTIMISATION STOCHASTIQUE DE PROBLEME D'EMPILEMENT A CHOIX MULTIPLES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Industieplatz 3, Bau Laufengasse,
Neuhausen am Rheinfall, CH-8212 Schaffhausen, CH, CH (Residence), CH
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BERGSTROM John M, 1260 West New Britton Drive, Hoffman Estates, IL 60195,
US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SCHEID Robert E (et al) (agent), Morrison & Foerster LLP, 425 Market
Street, San Francisco, CA 94105-2482, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248840 A2-A3 20020620 (WO 0248840)

Application: WO 2001US48835 20011213 (PCT/WO US0148835)

Priority Application: US 2000255624 20001213

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13352

Fulltext Availability:

Detailed Description

Detailed Description

... units/week) that may be characterized by a probability distribution
fitinction

7

having a mean **equal** to M and a variance **equal** to V. **profit** model B
may **calculate** unit sales as an expected value over many time periods
and define profit to include other factors as.

Profit = Sales **Income** - Cost Of Goods - Freight - Carrying Cost - Other
Costs. (2-3)

As another example, an exemplary...

...2-4)

N=0 N=SIIPPIY

From the value of UnitSales, other values including the **Profit** can be
determined. For example, if the selling price of a single unit of the
item is **equal** to UnitPrice, the sales **income** from the unit sales is
given as.

SalesIncome = UnitPrice * UnitSales (2-5)

Likewise, if the...this.example, is the gross profit, which is defined as
the difference between the sales **income** and the inventory cost (cf. Eq.
(2-1)).

In step 1414, the **profit** model is used to **calculate** the
profitability of current quantity choices. At step 1416, if the current
quantity is greater than or **equal** to the maximum order quantity, step
1418 checks whether this is the final item from...

9/3,K/10 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00900303

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE D'ELABORATION ET DE GESTION D'UN PRODUIT DE SERVICES
FINANCIERS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
SUGHRUE William F, 121 Head Omeadow Road, Newtown, CT 06470, US,
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,
N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233581 A2 20020425 (WO 0233581)

Application: WO 2001US72 20010102 (PCT/WO US0100072)

Priority Application: US 99475693 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21113

Fulltext Availability:
Detailed Description

Detailed Description

... b. Regulatory Feasibility
i. Outline legal/compliance requirements (by state)
C. Refine Sales Forecast
i. **Determine** commitments by channel
d. Pricing, **Profitability**, & Sensitivity Assessment
I Define assumptions
H. Calculate premium & **Net Income** ("NI")/Return on Investment
("ROI")/Return on Equity ("ROE")
iii. Refine pricing model and Time...

9/3,K/11 (Item 9 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00895846 **Image available**

**METHODS AND SYSTEMS FOR INTEGRATING MARKETING, PRODUCTION, AND FINANCE
PROCEDES ET SYSTEMES POUR INTEGRER COMMERCIALISATION, PRODUCTION ET
FINANCES**

Patent Applicant/Assignee:

GE CAPITAL SERVICES STRUCTURED FINANCE GROUP INC, 120 Long Ridge Road,
Stamford, CT 06927, US, US (Residence), US (Nationality)

Inventor(s):

ALEY Frederick J, 8 Putnam Hill Drive, Redding, CT 06898, US,

Legal Representative:

BEULICK John S (et al) (agent), Armstrong Teasdale LLP, Suite 2600, One
Metropolitan Square, St. Louis, MO 63102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200230029 A2-A3 20020411 (WO 0230029)

Application: WO 2001US26756 20010828 (PCT/WO US0126756)

Priority Application: US 2000237108 20000929; US 2000747862 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4191

Fulltext Availability:
Detailed Description

Detailed Description

... a cost of goods sold. Net sales and cost of goods sold are used to
determine a gross **profit** and gross **profit** as a percentage of
revenue.

Gross profit is reduced by fixed and other operating **expenses** to determine an' EBITDA. EBITDA for future years is estimated in the same manner using...

9/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00877778

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE

Patent Applicant/Assignee:

MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US
(Residence), US (Nationality)

Inventor(s):

HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,
KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,
MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)

Application: WO 2001US20040 20010621 (PCT/WO US0120040)

Priority Application: US 2000620452 20000720

Designated States: CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

Fulltext Availability:

Detailed Description

Detailed Description

... the student/child's personal exemption. This determination is based upon the account from which **expenses** are paid. Ordinary **income** for each account is **calculated** (block 409), and capital **gains** for each account is also **calculated** (block 41 1). The capital **gains calculation** is based upon the equity annual turnover percentage and withdrawals for educational **expenses**. The child/student's taxes attributable to withdrawals from '529 Plan and Educational IRA assets...

9/3,K/13 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00872884 **Image available**

PERFORMING SPREADSHEET-LIKE CALCULATIONS IN A DATABASE SYSTEM
REALISATION DE CALCULS DU TYPE TABLEUR DANS UN SYSTEME DE BASE DE DONNEES

Patent Applicant/Assignee:

ORACLE INTERNATIONAL CORPORATION, 500 Oracle Parkway, Redwood Shores, CA
94065, US, US (Residence), US (Nationality)

Inventor(s):

WITKOWSKI Andrew, 16 Dory Lane, Foster City, CA 94404, US,
DORMAN Gregory, 585 Main Street #406, Melrose, MA 02176, US,

ZEMKE Fred, 123 Williams Lane, Foster City, CA 94404, US,
ROTH Martin, 10 Parker Road, Ashland, MA 01721, US,
OZBUTUN Getin, 360 Elm Street, San Carlos, CA 94070, US,

Legal Representative:

BRANDT Carl (et al) (agent), Hickman Palermo Truong & Becker, LLP, 1600
Willow Street, San Jose, CA 95125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200206999 A2-A3 20020124 (WO 0206999)
Application: WO 2001US41094 20010620 (PCT/WO US0141094)
Priority Application: US 2000218851 20000713

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15571

Fulltext Availability:

Detailed Description

Detailed Description

... by grouping set((#ity));

Case 3. The objective is to calculate 30% of an individuals **net income**
as **interest** (**net** =pay **minus** tax **minus** interest). Interest is tax
deductible from gross, and taxes are at 38% of salary and 28% capital
gains . Want to **determine** how much the individual should borrow? This
is an example of a simultaneous equation (**net** depends on **interest**
which depends on net), thus the ITERATE clause is included.
select sum(balance) as s...

9/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00870074

**APPARATUS AND METHODS FOR SELECTING FARMS TO GROW A CROP OF INTEREST
DISPOSITIFS ET PROCEDES POUR LA SELECTION D'EXPLOITATIONS APPROPRIEES A UNE
CULTURE DONNEE**

Patent Applicant/Assignee:

RENESSEN LLC, Suite 300, 3000 Lakeside Drive, Bannockburn, IL 60015, US,
US (Residence), US (Nationality)

Inventor(s):

HAY Norman, 2855 Somerset Lane, Orono, MN 55356, US,
SCHLACHTENHAUFEN John Jeffrey, 1204 Inverlieth Road, Lake Forest, IL
60045, US,
ULRICH James Francis, 11 East Louis Avenue, Lake Forest, IL 60045, US,
BARNETT Bruce H, 671 South Balmoral Court, Lake Forest, IL 60045, US,
BARCLAY Robert Andrew, 21038 Woodbury Court, Hawthorn Woods, IL 60047, US

Legal Representative:

FLIGHT James A (agent), Marshall, O'Toole, Gerstein, Murray & Borun, 6300
Sears Tower, 233 South Wacker Drive, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200203307 A2 20020110 (WO 0203307)
Application: WO 2001US20294 20010626 (PCT/WO US0120294)

Priority Application: US 2000215982 20000705; US 2000626576 20000727
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14617

Fulltext Availability:
Detailed Description

Detailed Description

... 0 each such crop. The expected profit for growing each crop is then
calculated
by **subtracting** the estimated costs from the estimated revenues for
each
competing crop the farm, could produce.
Models for **calculating** the expected **profits** of a farm are currently
available to farmers as a planning tool. Examples of such **revenue**
Models includes the 15 product referred to as MARKETEEER that is
available from the...

9/3,K/15 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00818657 **Image available**

METHOD AND SYSTEM FOR MANAGING SALES OPERATIONS
PROCEDE ET SYSTEME DE GESTION D'OPERATIONS DE VENTE

Patent Applicant/Assignee:

THE EGG FACTORY LLC, Suite A, 2840 Hershberger Road, Roanoke, VA 24017,
US, US (Residence), US (Nationality)

Inventor(s):

BLUM Bradley J, 3002 Rosalind Avenue, Roanoke, VA 24014, US,
BLUM Ronald D, 5320 Silver Fox Road, Roanoke, VA 24014, US,
MALKANI Sunder H, 5370 Silver Fox Road, Roanoke, VA 24014, US,
LEWIS Sarah Beth, Apartment F, 12900 Springs Lane, Norcross, GA 30092, US

LEGGETT Tom Sr, P.O. Box 59, South Boston, VA 24592, US,

Legal Representative:

WELLS William K (et al) (agent), Kenyon & Kenyon, Suite 700, 1500 K
Street, N.W., Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152164 A1 20010719 (WO 0152164)

Application: WO 2001US427 20010108 (PCT/WO US0100427)

Priority Application: US 2000478815 20000107; US 2000510308 20000222; US
2000191115 20000322; US 2000560805 20000428; US 2000569025 20000511; US
2000589176 20000608; US 2000215767 20000630; US 2000693832 20001023; US
2000693843 20001023; US 2000693849 20001023

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20972

Fulltext Availability:
Detailed Description

Detailed Description

... associated price points, and the seller's cost for the identified item, the seller's **profit** can be **calculated** or **determined** at each of the price points. This calculation can begin by multiplying each price point by its associated sales volume to arrive at a sales **revenue**. The seller's cost for the item at that price point can be **subtracted** from the sales revenue to arrive at a seller's profit at the price point...

9/3,K/16 (Item 14 from file: 349)
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00816783 **Image available**

SYSTEM AND METHOD FOR TRUSTED SELF-BILLING FOR UTILITIES
SYSTEME ET PROCEDE D'AUTO-FACTURATION SECURISEE POUR SERVICES PUBLICS

Patent Applicant/Inventor:

PINTSOV Leon A, Whiting Estates, 10 Governors Row, West Hartford, CT
06117-1900, US, US (Residence), US (Nationality)
LANIN Daniel, 20 Dayton Lane, West Hartford, CT 06117, US, US (Residence)
, US (Nationality)

Legal Representative:

MACKAS Daniel G (et al) (agent), McCormick, Paulding & Huber LLP,
Cityplace II, 185 Asylum Street, Hartford, CT 06103-3402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150312 A1 20010712 (WO 0150312)
Application: WO 2000US34667 20001220 (PCT/WO US0034667)
Priority Application: US 2000478627 20000105

Parent Application/Grant:

Related by Continuation to: US 2000478627 20000105 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14373

Fulltext Availability:
Detailed Description

Detailed Description

... consuming and difficult bill auditing and verification procedures.

From a utilities viewpoint the billing and **revenue** collection is the single, largest **expense**, the efficiency of which **determines profit** margins and the ability of utilities to compete in an increasingly competitive marketplace.

Constraints on global economic efficiency demand that the overall **revenue** collection system for utilities, defined as combined costs incurred in the process of payment/revenue...

9/3,K/17 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776241 **Image available**
SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER
LAWSUITS
SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE
POURSUITES MALVEILLANTES

Patent Applicant/Inventor:

SEGAL Jeffrey J, 1 Staunton Court, Greensboro, NC 27410, US, US
(Residence), US (Nationality)

Legal Representative:

JACKSON Robert R, Fish & Neave, 1251 Avenue of the Americas, New York, NY
10020, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109797 A1 20010208 (WO 0109797)

Application: WO 2000US21045 20000802 (PCT/WO US0021045)

Priority Application: US 99365437 19990802; US 99420768 19991018

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21882

Fulltext Availability:

Claims

Claim

... esr-ima-r-es of number of suits Material
prevented and costs savings

20405 20613: **calculations** of 20405

prospective underwriting

profits

20405 20614: **calculat** -Ion of 20405

prospective **interest income**

20405 206142: calculation of other 20405

income

20406 20615: calculation of loss 20406, 21401

control...the frequency of claims

- An estimate of the severity (average cost) of claims.

The underwriting **profit** is **calculated** as:

Premium - **Expenses** - Claim Costs.

In addir-ion, an es-r-Ima-r-e can be made of the

pot-enr-ial investmenz **income** and the federal income tax.

The total return is calcula-t-ed as:

(Underwriring profit...

9/3,K/18 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00757134 **Image available**

METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDICITION

PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE AU LIEU DE JURIDICITION

Patent Applicant/Inventor:

PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US
(Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070522 A1 20001123 (WO 0070522)

Application: WO 2000US13528 20000516 (PCT/WO US0013528)

Priority Application: US 99313164 19990517

Designated States: CA SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 38279

Fulltext Availability:

Claims

Claim

... U N REALIZED GAI

892

INPUT MISC. INCOM

INPUT SHORT-TERM Q A@

DISCOUNT

INPUT **GAIN** /LOSS On FE

6

898 **CALCULATE** TOTAL

INVESTMENT **INCOME**

FiGe 30

900

INPUT PREMIUM TRANSFER

ROM CARRIER TO REINS

INPUT BENEFIT TRANSFER

ROM REINSURER TO CARRIER 902

NPUT **EXPENSE** ALLOWANCE 4

ROM REINSURER TO CAR

CALCULATE NET LIABILITY 6

TRANSFERRED FROM CARRIER

TO REINSURER...

9/3,K/19 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00751214

SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES FINANCIERS

Patent Applicant/Assignee:

GE FINANCIAL ASSURANCE HOLDINGS INC, 6604 West Broad Street, Richmond, VI
23230, US, US (Residence), US (Nationality)

Inventor(s):

CANTOR-GRABLE Marcia I, 1541 Forest Lane, McLean, VI 22101, US,
KIPP Allison M, 11 Mountain Manor Road, Sandy Hook, CT 06482, US,
KING Joseph A Jr, 2531 Kentford Drive, Richmond, VA 23113, US,
METZ Justine M, 2109 Broadway #1120, New York, NY 10023, US,
SUGHRUE William F, 121 Head of Meadow Road, Newtown, CT 06470, US,
BRAM Robin F, 15 Middle Brook Pond Road, Redding, CT 06896, US,

Legal Representative:

CHASKIN Jay L (agent), General Electric Company, 3135 Easton Turnpike
W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063824 A2 20001026 (WO 0063824)
Application: WO 2000US9899 20000413 (PCT/WO US0009899)
Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25402

Fulltext Availability:

Detailed Description

Detailed Description

... b. Regulatory Feasibility

i. Outline legal/ compliance requirements (by state)

C. Refine Sales Forecast

i. **Determine** commitments by channel

d. Pricing, **Profitability** , & Sensitivity Assessment

Define assumptions

Calculate premium & **Net Income** ("NI")/Return on
Investment ("ROI")/ Return on Equity ("ROE")

iii. Refine pricing model and Time...

9/3,K/20 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00748801 **Image available**

PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY

PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS

Patent Applicant/Assignee:

BERKELEY * IEOR, 687 Spruce Street, Berkeley, CA 94707, US, US
(Residence), US (Nationality)

Inventor(s):

LEPMAN Richard Tad, Park House, 21 Ravenscourt Park, London W6 0TJ, GB

Legal Representative:

KELLEY Scott W, Kelly Bauersfeld Lowry & Kelley, LLP, 6320 Canoga Avenue,
Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)
Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Priority Application: US 99128769 19990409
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14649

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... or declining
balance amortization methods (used for cost or income deferrals and
capitalized investment depreciation.)
Other Revenue Pricing - In situations where object and event
activity can
be used to derive object level income or fees DPIVI provides for the
calculation of these drivers of **profitability** in **Other Revenue**
profit
calculations . These **calculations** take the mathematical form of a
linear
combination of event or object values and modeled coefficients.
Direct Expense - **Calculation** of object **profit** adjustment due to
object
related activity requires rules that take the form of linear combinations
...

Claim

... process of claim 1 , wherein the step of calculating at least one
marginal value of **profit** includes the steps of **calculating net**
interest (NI), **other**
revenue (OR) and direct **expense (DE)**, wherein **net interest (NI)**
is the
summation of interest income , value of funds provided and earnings
on equity funds used less the **sum** of interest **expense** and costs of
funds used, other revenue (OR) is a measure of profit contribution from
...
...process of claim 9, wherein the step of calculating at least one
marginal value of **profit** includes the steps of **calculating net**
interest (NI), **other**
revenue (OR) and direct **expense (DE)**, wherein **net interest (NI)**
is the
summation of interest income , value of funds provided and earnings
on equity funds used less the **sum** of interest **expense** and costs of
funds used, other revenue (OR) is a measure of profit contribution from
...
...process of claim 16, wherein the step of calculating at least
one marginal value of **profit** includes the steps of **calculating net**
interest (NI), **other revenue (OR)** and direct **expense (DE)**, wherein
net interest (NI) is the **summation of interest income** , value of
funds provided and earnings on equity funds used less the **sum** of
interest **expense** and costs of funds used, other revenue (OR) is a

measure of profit contribution from...process of claim 24, wherein the step of calculating at least one marginal value of **profit** includes the steps of **calculating net interest (NI)**, **other revenue (OR)** and direct **expense (DE)**, wherein **net interest (NI)** is the **summation of interest income**, value of funds provided and earnings on equity funds used less the **sum** of interest **expense** and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 30, wherein the step of calculating at least one marginal value of **profit** includes the steps of **calculating net interest (NI)**, **other revenue (OR)** and direct **expense (DE)**, wherein **net interest (NI)** is the **summation of interest income**, value of funds provided and earnings on equity funds used less the **sum** of interest **expense** and costs of funds used, other revenue (OR) is a measure of profit contribution from...

...process of claim 37, wherein the step of calculating at least one marginal value of **profit** includes the steps of **calculating net interest (NI)**, **other revenue (OR)** and direct **expense (DE)**, wherein **net interest (NI)** is the **summation of interest income**, value of funds provided and earnings on equity funds used less the **sum** of interest **expense** and costs of funds used, other revenue (OR) is a measure of profit contribution from...

9/3,K/21 (Item 19 from file: 349)
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00535088 **Image available**

METHOD OF REPORTING MERCHANT INFORMATION TO BANKS

METHODE DE COMMUNICATION D'INFORMATION COMMERCIALE A DES BANQUES

Patent Applicant/Assignee:

FIRST DATA CORPORATION,

Inventor(s):

CANNON Jonathan Michael,
NEUMYER David,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9966440 A1 19991223

Application: WO 99US13467 19990615 (PCT/WO US9913467)

Priority Application: US 9899734 19980619

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5119

Fulltext Availability:

Detailed Description

Detailed Description

... Merchant Numerical Listing 100, Portfolio Profitability Recap 102,
Process 2 0 Mode Summary Report 104, **Profitability Analysis** Details
106, Top/Bottom Merchants By **Net Income** 108, Year to Date
Profitability 1 1 0.

The excessive chargeback ratio report lists all...s top and bottom
merchants based on the user's monthly or year to date **net income** and.

includes basis point spreads for each listed account. The year to date profitability analysis details report provides the same information as the profitability analysis details except it shows year to date amounts.

1 0 Referring now to FIG. 6...

9/3,K/22 (Item 20 from file: 349)
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00453978 **Image available**

METHOD AND SYSTEM FOR STANDARDIZING AND RECONCILING INVOICES FROM VENDORS
PROCEDE ET SYSTEME D'UNIFORMISATION ET DE RAPPROCHEMENT DES FACTURES DE
VENDEURS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

GUZELSU H Isil,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9844442 A1 19981008

Application: WO 98US6519 19980402 (PCT/WO US9806519)

Priority Application: US 9740909 19970402

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6873

Fulltext Availability:

Detailed Description

Detailed Description

... payable department can pay the invoices.

The system of the invention is a fully integrated expense control system and is capable of doing a profit and loss analysis based on the vendor products and services charged for, and the revenue generated by the users requiring those services. The system tracks inventory, reconciles invoices and is...

9/3,K/23 (Item 21 from file: 349)
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00452685

METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A
. POINT-OF-SALE TERMINAL
PROCEDE ET SYSTEME DE TRAITEMENT DE VENTES DE PRODUITS SUPPLEMENTAIRES A UN
TERMINAL DE POINT DE VENTE

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,

VAN LUCHENE Andrew S,

JORASCH James A,

JINDAL Sanjay K,
ALDERUCCI Dean,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9843149 A2 19981001
Application: WO 98US5787 19980320 (PCT/WO US9805787)
Priority Application: US 97822709 19970321; US 97841791 19970505; US
97920116 19970826; US 9845386 19980320; US 9845036 19980320; US 9845347
19980320; US 9845518 19980320; US 9845084 19980320
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG
Publication Language: English
Fulltext Word Count: 53218

Fulltext Availability:
Detailed Description

Detailed Description
... performance rate.

A Profit Rate is a performance rate of an offer that may be **calculated**
in accordance with the following.

Profit Rate = (**Revenue** - Cost) / Number of Times Provided
105

The **Revenue** is the amount of all **income** derived due to customers
accepting the offer. The Cost is the **expense** incurred from customers
accepting the offer. The Number of Times Provided is the number of...
times it was offered.

The average profit per accepted offer 6188 may be determined by
subtracting the cost per offer (the cost 6074 of FIG. 70) from the
average **revenue** 6186. Finally, the
106

average profit per offer 6190, which is the **profit** rate defined above,
may be **determined** by multiplying the average **profit** per accepted
offer 6188 by the acceptance rate of the offer.

As described above, the...

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00396994 **Image available**
PRIZE REDEMPTION SYSTEM FOR GAMES
SYSTEME DE REMBOURSEMENT DE PRIX DESTINES A DES APPAREILS A JEUX
Patent Applicant/Assignee:
RLT ACQUISITION INC,
KELLY Matthew F,
KELLY Bryan M,
PETERMEIER Norman B,
KROECKEL John G,
LINK John E,
Inventor(s):
KELLY Matthew F,
KELLY Bryan M,

PETERMEIER Norman B,
KROECKEL John G,
LINK John E,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9737737 A1 19971016
Application: WO 97US5600 19970403 (PCT/WO US9705600)
Priority Application: US 96628490 19960405; US 96746755 19961114
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH
KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 39819

Fulltext Availability:
Detailed Description

Detailed Description
... prize credits, etc.

The overall payout from a game during a time period should be **subtracted** from the total **revenue** of the game during that time period to **determine** how much (net) **profit** the Crame made. Net **profit** can be further **determined** by **subtracting** any other costs accrued in providing the game from the gross profit, such as rental...

9/3,K/25 (Item 23 from file: 349)
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00241344

METHOD FOR TREATMENT OF POTATO FRUIT WATER
PROCEDE DE TRAITEMENT DE JUS DE POMME DE TERRE

Patent Applicant/Assignee:

NOVO NORDISK A S,
OLSEN Hans Sejr,

Inventor(s):

OLSEN Hans Sejr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9315616 A1 19930819

Application: WO 93DK30 19930128 (PCT/WO DK9300030)

Priority Application: DK 14192 19920206

Designated States: CA CZ JP PL RO RU SK US AT BE CH DE DK ES FR GB GR IE IT
LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5910

Fulltext Availability:
Detailed Description

Detailed Description

... and provision for depreciation of an investment
of 6 mio. Danish kr. 1 T2001000

Total **expenses** 61725,000

Expected **income** from ...evaporated concentrate
(8,200 tons with a price of 1.5 Danish kr./kg) 127300v000

Profit , **calculated** in relation to prior art method 7t681 9000

It thus appears. that the method according...

9/3,K/26 (Item 24 from file: 349)
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00218722

DATA PROCESSING SYSTEM AND METHOD FOR HUB AND SPOKE FINANCIAL SERVICES
CONFIGURATION

SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES PERMETTANT D'OFFRIR UN ENSEMBLE
DE SERVICES FINANCIERS SELON UNE CONCEPTION APPELEE "HUB AND SPOKE"

Patent Applicant/Assignee:

SIGNATURE FINANCIAL GROUP INC,

Inventor(s):

BOES R Todd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9215953 A1 19920917

Application: WO 92US2163 19920310 (PCT/WO US9202163)

Priority Application: US 91777 19910311

Designated States: AT BE CH DE DK ES FR GB GR IT JP KR LU MC NL SE

Publication Language: English

Fulltext Word Count: 8958

Fulltext Availability:

Detailed Description

Detailed Description

... shareholder purchases and redemptions), The
system also allocates to each fund the portfolio's
daily **income** , **expenses** , and **net** realized and
unrealized **gain** or loss, **calculating** each fund's total
investments based on the concept of a book capital
account thus...

...on a daily basis for the portfolio and each
fund, so that aggregate year-end **income** , **expenses** , and
SUBSTITUTE SHEET
capital **gain** or loss can be **determined** for accounting
and for tax purposes for the portfolio and for each
fund,
BRIEF DESCRIPTION...

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